

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:)
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 Ellen BARBARA et al.)
)
 Application No. **09/903,284**) Group Art Unit: **3695**
)
 Filed: **July 11, 2001**) Examiner: **Ojo OYEBISI**
)
 For: **METHOD AND SYSTEM FOR ON-**)
 LINE PAYMENTS)

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U.S. Patent & Trademark Office
Customer Service Window, Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

RESPONSE TO FINAL OFFICE ACTION

Dear Sir:

In response to the Final Office Action mailed March 23, 2012, the undersigned representative respectfully requests reconsideration of the rejections of record in view of the following amendments and remarks:

Amendments to the Claims are reflected in the Listing of Claims which begins on page 2 of this paper.

Remarks begin on page 23 of this paper.